



Attorney Docket No. 92654-004-404

*IFU*  
*PATENT* *\$*

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: James G. Gatto

Application No.: 10/623,656

Group Art Unit: 4748

Filed: July 22, 2003

Examiner: Karl Frech

For: Electronic Fund Transfer or Transaction System

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**REPLY TO NOTICE OF NON-COMPLIANT AMENDMENT UNDER 37 C.F.R §1.121**

Dear Sir:

The following is a response to the Notice of Non-Compliant Amendment mailed December 1, 2004 in the above-identified application.

The Notice states that the Response filed November 24, 2004, copy attached, is non-compliant because the amended claims were not presented on a separate page.

In response to the Notice of a Non-Compliance, attached please find:

- a copy of the November 24, 2004 Response, which submitted a copy of the Preliminary Amendment filed July 22, 2003 and requested entry of same;
- the Preliminary Amendment as filed July 22, 2003, now re-formatted with the claims presented on a separate page.

This Response is accompanied by the required Petition for a one-month extension of time and a check in the amount of \$60.00 in payment of the small entity extension of time fee.

Date: February 1, 2005

Respectfully submitted,

*James G. Gatto*  
*Reg. No. 47,429*  
for: James G. Gatto  
Registration No. 32,694  
(703) 477-8845



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**COPY** *PATENT*

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**P.O. Box 1450**  
**Alexandria, VA 22313-1450**

**REPLY TO OFFICE ACTION**

Dear Sir:

The following is a response to the Office Action mailed August 26, 2004 in the above-identified application.

Claims 1-18 are rejected in the Office Action, however Claims 1-18 were cancelled by a Preliminary Amendment filed July 22, 2003. Copies of the submitted Preliminary Amendment and the date-stamped postcard are attached.

Applicant requests entry of the Preliminary Amendment and issuance of a new Office Action based on the submitted claim set (19-45). Applicant further requests withdrawal of the rejection of claims 1-18.

Date: November 24, 2004

Respectfully submitted,

James G. Gatto  
Registration No. 32,694  
(703) 477-8845